

Fill in this information to identify the case:

Debtor 1 KEVIN MICHAEL CRAIG
Debtor 2 RACHEL LYNN CRAIG F/K/A RACHEL LYNN SMITH
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1:19-bk-01283-HWV

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation

Court claim no. (if known): 15

Last four digits of any number you 0549
use to identify the debtor's account:

Date of payment change: 12/01/2021

Must be at least 21 days after date of
this notice

New total payment: \$934.59
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 291.18 New escrow payment: \$ 291.40

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Mario Hanyon

Signature

Date 10/29/2021

Print: Mario Hanyon (203993)

First Name Middle Name

Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 302 Fellowship Road, Ste 130

Number

Street

Mount Laurel, NJ 08054

City

State

ZIP Code

Contact phone 844-856-6646 x4560

Email pabkr@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**
Harrisburg Division

| | |
|--|---|
| <p>IN RE: KEVIN MICHAEL CRAIG and RACHEL LYNN CRAIG F/K/A RACHEL LYNN SMITH</p> <p>Freedom Mortgage Corporation, Movant</p> <p>vs.</p> <p>KEVIN MICHAEL CRAIG and RACHEL LYNN CRAIG F/K/A RACHEL LYNN SMITH, Debtors</p> | <p>Case No. 1:19-bk-01283-HWV</p> <p>Chapter 13</p> |
|--|---|

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on October 29, 2021 to the following:

KEVIN MICHAEL CRAIG
2556 WILLOW ST
YORK, PA 17406

RACHEL LYNN CRAIG F/K/A RACHEL LYNN SMITH
2556 WILLOW ST
YORK, PA 17406

Stephen Wade Parker, Debtors' Attorney
Etzweiler and Withers LLC
105 N. Front Street, Suite 100
Harrisburg, PA 17101
wparker@etzweilerwithers.com

Nicholas G. Platt, Debtors' Attorney
Mooney Law
230 York Street
Hanover, PA 17331
ngp@mooney4law.com

Jack N Zaharopoulos, Bankruptcy Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee, US Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

/s/ Mario Hanyon
Mario Hanyon
(Bar No. 203993)
Attorney for Creditor
BROCK & SCOTT, PLLC
302 Fellowship Road, Ste 130
Mount Laurel, NJ 08054
Telephone: 844-856-6646 x4560
Facsimile: 704-369-0760
E-Mail: pabkr@brockandscott.com



FREEDOM MORTGAGE®

PO BOX 50428
INDIANAPOLIS, IN 46250-0401

Escrow Account Disclosure Statement

Account Information

Loan Number: [REDACTED]

Property Address: [REDACTED]

2556 WILLOW ST
YORK PA 17406

KEVIN M CRAIG
RACHEL L CRAIG
2556 WILLOW ST
YORK PA 17406-2342

Statement Date: 10/13/2021
Current Payment Amount: \$934.37

New Payment Amount: \$934.59
New Payment Effective Date: 12/01/2021

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowner's insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent escrow analysis, you have a surplus of \$1,370.14. A surplus check in the amount of \$1,370.14 to be printed and mailed in a separate document.

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current. Once your account is current, it is your responsibility to contact Freedom Customer Care at (855) 690-5900 to request the release of any surplus when the status of your account changes.

| | |
|----------------------------|------------|
| Projected Minimum Balance | \$3,106.16 |
| - Required Minimum Balance | \$582.80 |
| Surplus | \$1,370.14 |

The required minimum balance is also known as the escrow cushion. The required minimum balance or escrow cushion is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

PART

1

Your Mortgage Payment

Payment information beginning with your 12/01/2021 payment

| Payment Information | Current Monthly Payment | New Monthly Payment |
|-----------------------|-------------------------|---------------------|
| Principal & Interest: | \$643.19 | \$643.19 |
| Escrow Payment: | \$291.18 | \$291.40 |
| Total Payment: | \$934.37 | \$934.59 |

NOTICE: Freedom Mortgage Corporation is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

Previous Year's Projections (Estimated)

Actual Activity

| Date | Paid In | Paid Out | Description | Balance | Date | Paid In | Paid Out | Description | Balance |
|--------------|-------------------|-------------------|-------------------|-------------------|--------------|-------------------|-------------------|-------------------|---------------------|
| | | | Beginning Balance | \$1,164.76 | | | | Beginning Balance | (\$986.98) |
| Dec 2020 | \$291.18 | \$0.00 | | \$1,455.94 | Dec 2020 | \$296.54 | \$0.00 | | (\$690.44) |
| Jan 2021 | \$291.18 | \$0.00 | | \$1,747.12 | Jan 2021 | \$296.54 | \$644.00 * | | (\$1,037.90) |
| Feb 2021 | \$291.18 | \$640.00 | HOMEOWNERS | \$1,398.30 | Feb 2021 | \$296.54 | \$0.00 | | (\$741.36) |
| Mar 2021 | \$291.18 | \$0.00 | | \$1,689.48 | Mar 2021 | \$296.54 | \$807.51 * | | (\$1,252.33) |
| Apr 2021 | \$291.18 | \$807.51 | TOWNSHIP TAX | \$1,173.15 | Apr 2021 | \$296.54 | \$0.00 | | (\$955.79) |
| May 2021 | \$291.18 | \$0.00 | | \$1,464.33 | May 2021 | \$296.54 | \$0.00 | | (\$659.25) |
| Jun 2021 | \$291.18 | \$0.00 | | \$1,755.51 | Jun 2021 | \$593.08 | \$0.00 | | (\$66.17) |
| Jul 2021 | \$291.18 | \$0.00 | | \$2,046.69 | Jul 2021 | \$291.18 | \$0.00 | | \$225.01 |
| Aug 2021 | \$291.18 | \$0.00 | | \$2,337.87 | Aug 2021 | \$582.36 | \$2,045.38 * | | (\$1,238.01) |
| Sep 2021 | \$291.18 | \$2,046.69 | SCHOOL/ISD TAX | \$582.36 | Sep 2021 | \$582.36 | \$0.00 | | (\$655.65) |
| Oct 2021 | \$291.18 | \$0.00 | | \$873.54 | Oct 2021 | \$0.00 | \$0.00 | E | (\$655.65) |
| Nov 2021 | \$291.18 | \$0.00 | | \$1,164.72 | Nov 2021 | \$0.00 | \$0.00 | E | (\$655.65) |
| Total | \$3,494.16 | \$3,494.20 | | | Total | \$3,828.22 | \$3,496.89 | | |

An asterisk (*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (**) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on Escrow which is not estimated.

LOAN NUMBER: [REDACTED]



FREEDOM MORTGAGE®

PO BOX 50428
INDIANAPOLIS, IN 46250-0401

Escrow Account Disclosure Statement

Account Information

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KEVIN M CRAIG
RACHEL L CRAIG
2556 WILLOW ST
YORK PA 17406-2342

Loan Number: [REDACTED]

Property Address: 2556 WILLOW ST

YORK PA 17406

Statement Date: 10/13/2021
Current Payment Amount: \$934.37

New Payment Amount: \$934.59
New Payment Effective Date: 12/01/2021

PART

3

Expected Escrow Payments over the next 12 Months

| | | |
|--|------------------------------------|--|
| HOMEOWNERS SCHOOL/ISD TAX TOWNSHIP TAX | \$644.00 \$2,045.38 \$807.51 | Freedom expects to pay \$3,496.89 over the next 12 months. Here's how to calculate your new monthly escrow payment: Total Disbursements: \$3,496.89 ÷ 12 Months: 12 |
| Total Disbursements | \$3,496.89 | New Monthly Escrow Payment \$291.40 |

Summary of Your Projected Escrow Account for the Coming Year

| Date | Payment to Escrow | What We Expect to Pay Out | Description | Your Actual Balance | Balance Needed In Your Account |
|----------|-------------------|---------------------------|-------------------|---------------------|--------------------------------|
| | | | Beginning Balance | \$2,535.83 | \$1,165.69 |
| Dec 2021 | \$291.40 | \$0.00 | | \$2,827.23 | \$1,457.09 |
| Jan 2022 | \$291.40 | \$0.00 | | \$3,118.63 | \$1,748.49 |
| Feb 2022 | \$291.40 | \$644.00 | HOMEOWNERS | \$2,766.03 | \$1,395.89 |
| Mar 2022 | \$291.40 | \$0.00 | | \$3,057.43 | \$1,687.29 |
| Apr 2022 | \$291.40 | \$807.51 | TOWNSHIP TAX | \$2,541.32 | \$1,171.18 |
| May 2022 | \$291.40 | \$0.00 | | \$2,832.72 | \$1,462.58 |
| Jun 2022 | \$291.40 | \$0.00 | | \$3,124.12 | \$1,753.98 |
| Jul 2022 | \$291.40 | \$0.00 | | \$3,415.52 | \$2,045.38 |
| Aug 2022 | \$291.40 | \$0.00 | | \$3,706.92 | \$2,336.78 |
| Sep 2022 | \$291.40 | \$2,045.38 | SCHOOL/ISD TAX | \$1,952.94 | \$582.80 * |
| Oct 2022 | \$291.40 | \$0.00 | | \$2,244.34 | \$874.20 |
| Nov 2022 | \$291.40 | \$0.00 | | \$2,535.74 | \$1,165.60 |
| | \$3,496.80 | \$3,496.89 | | | |

The required minimum balance, as indicated by the asterisk (*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

What This Means to You

Your escrow balance is more than the amount needed in your account. The resulting surplus is \$1,370.14. Federal Law requires that any surplus of \$50.00 or greater must be returned to you within 30 days from the date of analysis.